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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

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Serial No.: 09/558,980

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Art Unit: 3628

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Examiner: Debra F. Charles

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For: SYSTEMS AND METHODS
FOR ASSET VALUATION

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AMENDMENT AFTER FINAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450.

RECEIVED
JAN 21 2004
GROUP 30

Applicants respectfully request consideration and entry of the following amendment submitted in response to the Office Action dated July 16, 2003 and made final, and the Advisory Action dated December 5, 2003.